

**IN THE UNITED STATES BANKRUPTCY COURT**  
**Eastern District of Michigan**  
**SOUTHERN DIVISION - DETROIT**

**In the Matter of:**

Mary Ann Ferro

**Debtor(s)**  
\_\_\_\_\_

}  
}  
} Case No. 19-44566  
}  
} Chapter 13  
} Judge Tucker  
}

**ORDER CONFIRMING PLAN**

The Debtor(s)' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor(s)' Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of Frego & Associates, P.L.C., Attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$ fee app in fees and \$fee app in expenses, and that the portion of such claim which has not already been paid, to-wit: \$fee app shall be paid by the Trustee as an administrative expense of this case. The Trustee shall hold \$3,500.00 on hand pending a fee application.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [*Only provisions checked below apply*]

- [X] Provision V.H. of the Plan shall be modified to include the following language; Provided that if any creditor identified in Class 5.1 or Class 6.1 files a Proof of Claim that specifies a monthly payment amount at variance with the Equal Monthly Payment amount set forth in the Plan, the amount of the monthly payment specified in the Plan shall control and shall become the Equal Monthly Payment for that creditor.
- [X] If the Debtor in the future proposes to reduce the dividend to unsecured creditors below 100% the Trustee reserves the right to object to budgetary items and require plan payments to increase after direct payments to Wells Fargo end.
- [X] Microf LLC shall be treated as Class 6.1 Ongoing Claim with payments of 188.07 per month for 45 months to be paid by the Trustee, and as a Class 6.2 Arrearage Claim in the amount of \$2,444.91 with payments of 40.75 per month to be paid by the Trustee. Microf LLC shall be allowed an amended proof of claim containing the terms of this provision.
- [X] The Debtor's Chapter 13 plan payments shall increase to \$1,798.10 per bi-weekly starting September 12<sup>th</sup>. 2019.

[X] Creditors shall have until September 23<sup>rd</sup> to object to the last amended Chapter 13 plan.

Approved:

/s/ Tammy L. Terry

TAMMY L. TERRY (P46254)

Chapter 13 Standing Trustee

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/s/ Glen T. Turpening

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/s/ Anthony Sottile

Anthony Sottile(OH 0075101) ,

Attorney for Microf LLC

**Signed on September 18, 2019**



**/s/ Thomas J. Tucker**

**Thomas J. Tucker**

**United States Bankruptcy Judge**